

B91 (Official Form 91) (Chapter 13 Case) (12/12)

Case Number **15-41409-dml13**

UNITED STATES BANKRUPTCY COURT Northern District of Texas

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 4/6/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Juan Enrique Flores-Velez
3201 FM 2135
Cleburne, TX 76031

Maria Delaluz Flores
3201 FM 2135
Cleburne, TX 76031

Case Number:
15-41409-dml13

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:
xxx-xx-3569
xxx-xx-5484

Attorney for Debtor(s) (name and address):

Marcus B. Leinart
Leinart Law Firm
11520 N. Central Expressway
Suite 212
Dallas, TX 75243
Telephone number: (469) 232-3328

Bankruptcy Trustee (name and address):

Tim Truman
6851 N.E. Loop 820, Suite 300
Fort Worth, TX 76180
Telephone number: 817-770-8500

Meeting of Creditors

Date: **May 13, 2015**

Time: **02:00 PM**

Location: **6851 NE Loop 820, Suite 310, Frost Bank Bldg.- North side of Loop 820, N. Richland Hills, TX 76180-6608**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **8/11/15**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)):

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has not filed a plan as of this date. You will be sent separate notice of the hearing on confirmation of the plan.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

501 W. Tenth Street
Fort Worth, TX 76102
Telephone number: 817-333-6000

For the Court:

Clerk of the Bankruptcy Court:
Tawana C. Marshall

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 4/7/15

EXPLANATIONS**B9I (Official Form 9I) (12/12)**

| | |
|--|---|
| Filing of Chapter 13 Bankruptcy Case | A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. |
| Claims | A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be filed online at the Bankruptcy Court's Website:(http://www.txnb.uscourts.gov) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i> |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office. |
| Creditor with a Foreign Address | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| Refer to Other Side for Important Deadlines and Notices | |
| | |

United States Bankruptcy Court
Northern District of TexasIn re:
Juan Enrique Flores-Velez
Maria Delaluz Flores
DebtorsCase No. 15-41409-dml
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0539-4

User: dhuffman
Form ID: b9iPage 1 of 2
Total Noticed: 31

Date Rcvd: Apr 07, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2015.

db/jdb +Juan Enrique Flores-Velez, Maria Delaluz Flores, 3201 FM 2135, Cleburne, TX 76031-0164
tr +Tim Truman, 6851 N.E. Loop 820, Suite 300, Fort Worth, TX 76180-6608
16553899 +Acs-eastwest Bk, 135 N. Los Robles Avenue, Pasadena, CA 91101-1758
16553902 +American Home Mtg Svc, AHMSI - Attention: Bankruptcy, PO Box 631730,
Irving, TX 75063-0002
16553903 Attorney General of Texas, Collections Div- Bankruptcy Sec, PO Box 12548,
Austin, TX 78711-2548
16553904 +Caliber Home Loans, In, Po Box 24610, Oklahoma City, OK 73124-0610
16553906 +Citi Financial, Attn: Bankruptcy Service Center, PO Box 140489, Irving, TX 75014-0489
16553907 +Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202-2120
16553912 +Leinart Law Firm, 11520 N. Central Expressway, Suite 212, Dallas, Texas 75243-6608
16553914 +Off Of Stu Fin Assista, Florida Department of Education, PO Box 7019,
Tallahassee, FL 32314-7019
16553915 +Onemain Fi, 6801 Colwell Blvd, Irving, TX 75039-3198
16553916 +Residential Credit Slt, 4282 North Fwy, Fort Worth, TX 76137-5021
16553918 +Slm Financial Corp, 11100 Usa Pkwy, Fishers, IN 46037-9203
16553919 +Snap On Crdt, Attn: Bankruptcy, 950 Technology Way Suite 301,
Libertyville, IL 60048-5339
16553920 +Sw Stdnt Srv, PO Box 3251, Evansville, IN 47731-3251
16553923 +United Revenue Corp, Attention: Office Manager, 204 Billings St. Suite 120,
Arlington, TX 76010-2495
16553926 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
(address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
Frederick, MD 21701)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@leinartlaw.com Apr 07 2015 23:27:23 Marcus B. Leinart, Leinart Law Firm,
11520 N. Central Expressway, Suite 212, Dallas, TX 75243
16553900 +E-mail/Text: aacbankruptcynotice@affiliated.org Apr 07 2015 23:29:44
Affiliated Acceptance Corporation, Attn: Customer Service, PO Box 790001,
Sunrise Beach, MO 65079-9001
16553901 +EDI: AFNIRECOVERY.COM Apr 07 2015 22:58:00 Afni, Inc., Attn: Bankruptcy, PO Box 3097,
Bloomington, IL 61702-3097
16553905 +EDI: CHASE.COM Apr 07 2015 22:58:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
16553909 +E-mail/Text: CSIBKR@CREDITSYSTEMSINTL.COM Apr 07 2015 23:29:57 Credit Systems Intl In,
1277 Country Club Ln, Fort Worth, TX 76112-2304
16553910 +E-mail/Text: TIMMIE.EADS@STNB.COM Apr 07 2015 23:29:57 First National Bank, Po Box 937,
Killeen, TX 76540-0937
16553911 EDI: IRS.COM Apr 07 2015 22:58:00 Internal Revenue Service,
Special Procedures and Insolvency, PO Box 21126, Philadelphia, PA 19114
16553913 +E-mail/Text: dallas.bankruptcy@LGBS.com Apr 07 2015 23:28:44 Linebarger Goggan Blair et al,
2323 Bryan St, Ste 1600, Dallas, TX 75201-2637
16553917 +EDI: DRIV.COM Apr 07 2015 22:58:00 Santander Consumer Usa, Po Box 961245,
Ft Worth, TX 76161-0244
16553908 E-mail/Text: pacer@cpa.state.tx.us Apr 07 2015 23:29:17 Comptroller of Public Accounts,
Revenue Accounting- Bankruptcy Div, PO Box 13528, Austin, TX 78711
16553921 E-mail/Text: bankruptcyclerk@tabc.texas.gov Apr 07 2015 23:29:55
Texas Alcoholic Beverage Commission, Licenses and Permit Division, PO Box 13127,
Austin, TX 78711-3127
16553922 +E-mail/Text: ridpacer@twc.state.tx.us Apr 07 2015 23:29:50 Texas Workforce Commission,
TEC Building- Bankruptcy, 101 E 15th St, Austin, TX 78778-0001
16553924 E-mail/Text: usatxn.ecf@bankruptcy.usdoj.gov Apr 07 2015 23:29:28 United States Attorney,
3rd Floor, 1100 Commerce St, Dallas, TX 75242
16553925 +E-mail/Text: ustpregion06.da.ecf@usdoj.gov Apr 07 2015 23:28:28 United States Trustee,
1100 Commerce St, Rm 9C60, Dallas, TX 75242-9998

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0539-4

User: dhuffman
Form ID: b9i

Page 2 of 2
Total Noticed: 31

Date Rcvd: Apr 07, 2015

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2015 at the address(es) listed below:

Marcus B. Leinart on behalf of Debtor Juan Enrique Flores-Velez ecf@leinartlaw.com,
ecfbackup@leinartlaw.com;llfecfbackup@yahoo.com
Marcus B. Leinart on behalf of Joint Debtor Maria Delaluz Flores ecf@leinartlaw.com,
ecfbackup@leinartlaw.com;llfecfbackup@yahoo.com
Tim Truman ftworthchapter13trustee-ecf@ch13ftw.com
United States Trustee ustpregion06.da.ecf@usdoj.gov, albert.loftus@usdoj.gov

TOTAL: 4